



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Ronald Bradly and Patricia Bradly,

Debtor.

Order Filed on November 28, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter 13

Case No.: 17-16822

Judge: JNP

**ORDER APPROVING MORTGAGE MODIFICATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: November 28, 2017**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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**Debtor:** Ronald Bradly and Patricia Bradly

**Case No.:** 17-16822 (JNP)

**Caption:** Order Granting Motion to Approve Permanent Loan Modification with  
PennyMac Loan Services

AND NOW, this \_\_\_\_ day of \_\_\_\_\_, 2017, upon consideration of the Debtor(s)  
Motion to Approve Permanent Loan Modification with Creditor PennyMac Loan  
Services and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and PennyMac  
Loan Services., as to loan number xxxxxxxx1783, on a home mortgage on 7 Sterling Ave  
Linwood, NJ 08221 is **Approved** on the terms and subject to the conditions contained in  
the attached "Exhibit A", which was made part of the moving papers.
2. The mortgage lender may proceed with all steps necessary to consummate  
and complete that modification agreement, and to issue bills, statements or other notices  
in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.
3. In the event a loan modification is completed and the pre-petition arrears  
are capitalized into the loan, the Lender shall amend the arrearage portion of its proof of  
claim to the amount the trustee paid to the Lender towards the pre-petition arrears up to  
the date of the entry of this Order or withdraw the claim within thirty (30) days of  
completion of the loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to PennyMac Loan  
Services., pending completion of loan modification.
5. In the event the modification is not consummated, PennyMac Loan  
Services shall notify the Trustee and debtors' attorney of same. Any money that was held

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by the Trustee pending completion of the modification shall then be paid to  
PennyMac Loan Services.

6. In the event the Proof of Claim is amended to zero or withdrawn, the  
Trustee may disburse the funds being held pursuant to this order to creditors in  
accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor(s) and  
mortgagees/mortgage servicers about loan modification shall not be deemed as violation  
of the automatic stay; and any such communication or negotiation shall not be used by  
either party against the other in any subsequent litigation.

8. The Debtor(s) shall file an amended Chapter 13 plan and file an amended  
schedule J if required, within twenty (20) days of the entry of this Order reflecting the  
terms of the Loan Modification Agreement.